

# **Exhibit “A”**

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RETURN TO :

**Leonard Starr, P** 0600PG0022  
119 W. Williamsburg Road  
Sandston, Virginia 23150

Prepared by:

Everette A. Felts, Esq.

5663 S. Laburnum Avenue

Richmond, Virginia 23231/ \$195,000.00 Is Exempt from Taxation.

(804) 226-2635

Va Code §58.1-803D 08 589/1060

GPIN: 20-56

THIS DEED OF TRUST, made this 1<sup>st</sup> day of July, 2011, by and between **JOHN A. TINSLEY, JR** and **REBECCA J. TINSLEY**, hereinafter referred to as "Grantor(s)," and **Leonard E. STARR, III**, of 119 W. Williamsburg Road, Sandston, Virginia 23150 and **Everette A. FELTS**, of 5663 S. Laburnum Avenue, Richmond, 23231 Virginia, hereinafter referred to as "Trustee(s)"; and Henry M. **DOWDY, SR**, Noteholder.

WITNESS:

That the said Grantors do hereby grant and convey with General Warranty unto the Trustees, either of whom is empowered to act, the following described property, to-wit:

See Schedule "A" attached hereto

IN TRUST TO SECURE the payment of a certain promissory note of even date herewith in the principal sum of (\$211,000.00) with interest of 7.00%, made payable to Henry M. Dowdy, Sr. or order at such other place as the holder thereof may designate in writing.

TERMS: Interest at the rate of 7.00% percent per annum, 252 installments of \$1,600.00 beginning on August 15, 2011 principal and interest with the remaining payments being due on the 15<sup>th</sup> day of each successive month until said loan is paid in full, with the final payment due April 15, 2032 in the amount of \$2,664.13. Each payment shall be applied first to the payment of all accrued and unpaid interest and attorney fees and costs, if any. If payments are erratic in amount or in time, noteholder may elect at his option, to begin accruing interest and late charges from the dates and amounts of actual payments as received..

**NOTICE: THE DEBT SECURED HEREBY IS SUBJECT TO CALL IN FULL OR THE TERMS THEREOF BEING MODIFIED IN THE EVENT OF SALE OR CONVEYANCE OF THE PROPERTY CONVEYED.**

This deed is made under the provisions of §§ 59 and 60 of Title 55 of the Code of Virginia of 1950, as amended, and shall be construed to impose and convey upon the parties hereto and the beneficiary hereunder all of the duties, rights, and obligations prescribed in said sections, and in accordance with said statutes the following special provisions shall likewise

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Exemptions waived.

Renewal or extension permitted.

Insurance required: At least \$240,000.00

The right is reserved to anticipate in whole at any time, but not in parts.

There will be a late charge of ten percent (10%) on any payment that is five (5) calendar days late.

In the event either of the Trustees is unable to act or fails or refuses to act, then the other Trustee is empowered with full authority to act hereunder, for the purpose of making a release of this Deed of Trust, for foreclosure, or for any other necessitous purpose.

#### Statement of Agreed Loan History

July 1, 2008 \$150,000.00 (1<sup>st</sup> Loan)

The original loan disbursement of \$150,000.00 is evidenced, in part, by a Deed of Trust Note and accompanying Purchase Money Deed of Trust both dated July 1, 2008, in the amount of \$150,000.00 recorded July 3, 2008, in the Clerk's Office of the Circuit Court of New Kent Count, Virginia, Instrument #080002531, Deed Book 530, Page 194.

July 14, 2009 \$20,000.00 (2<sup>nd</sup> Loan)

The Second Loan disbursement of \$20,000.00 is evidenced, in part, by a Deed of Trust Note and accompanying Purchase Money Deed of Trust both dated July 14, 2009, in the amount of \$20,000.00 recorded July 27, 2009, in the Clerk's Office of the Circuit Court of New Kent Count, Virginia, Instrument #090002876, Deed Book 554, Page 977.

March 15, 2010 \$35,000.00 (3<sup>rd</sup> Loan)

The Third Loan disbursement of \$35,000.00 is evidenced, in part, by a "Loan Modification Agreement" dated March 15, 2010, recorded March 16, 2010, in the Clerk's Office of the Circuit Court of New Kent Count, Virginia, Instrument #100000692, Deed Book 568, Page 514.

April 15, 2011 Loan Modification

A purported combined loan modification, in part, is evidenced by a "Loan Modification Agreement" dated April 15, 2011, recorded May 6, 2011, in the Clerk's Office of the Circuit Court of New Kent Count, Virginia, Instrument #110001250, Deed Book 589, Page 1060.

ERROR AND ALTERATIONS

The previously recited documentation and recordings contain errors and alterations and those errors coupled with irregular and erratic payments by the obligors have created a great deal of confusion; now the parties to clarify the principal balance owing and the modified terms of repayment as follows.

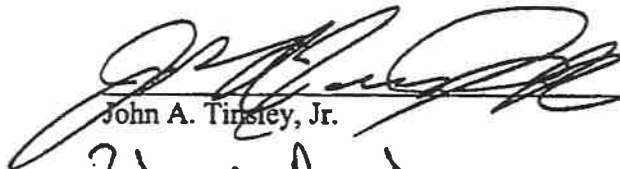
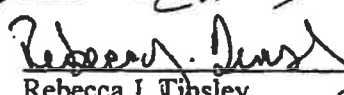
THE NOW, COMPROMISE AGREED, total principal balance as of July 1, 2011, is \$211,000.00. That balance is to be amortized over 253 months at 7% interest per annum, with payments of \$1,600.00 per month beginning on August 15, 2011, with a final payment of \$2,664.13 due on August

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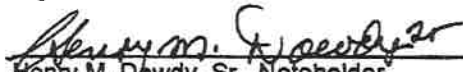
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Grantors must pay all insurance premiums and real estate taxes when due in a timely manner, and provide the Noteholder proof and documentation of such payments within 10 days . Failure to either make the payments or provide the required proof and documentation to the Noteholder will be an event of default under the Note and this Deed of Trust allowing for calling the Note and foreclosure under the Deed of Trust..

WITNESS the following signature(s) and seal(s):

 (SEAL)  
John A. Tinsley, Jr.  
 (SEAL)  
Rebecca J. Tinsley


Noteholder, executes this document to signify his agreement with the recitations and terms.

 (SEAL)  
Henry M. Dowdy, Sr., Noteholder

COMMONWEALTH OF VIRGINIA  
COUNTY OF Henrico

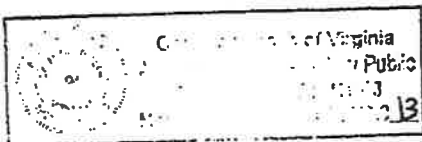
The foregoing instrument was acknowledged before me this 14<sup>th</sup> day of December, 2011, by ~~John A. Tinsley, Jr.~~ <sup>Gla</sup> and Rebecca J. Tinsley.




  
Notary Public  
My Commission Expires: 10/31/2015  
My Registration No. 337490

COMMONWEALTH OF VIRGINIA  
COUNTY OF Henrico

The foregoing instrument was acknowledged before me this 15<sup>th</sup> day of December, 2011, by Henry M. Dowdy, Sr., Noteholder.



  
Notary Public  
My Commission Expires: 3-31-2013  
My Registration No. 111533

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COMMONWEALTH OF VIRGINIA  
COUNTY OF Henrico

The foregoing instrument was acknowledged before me this 16th day of December, 2011,  
by John A. Tinsley, Jr.,



Gail Lang Adams  
Notary Public  
My Commission Expires: 10-31-2015  
My Registration No. 337490

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**SCHEDULE "A"**

ALL that certain lot, piece or parcel of land, with all of the improvements and appurtenances thereunto belonging, lying and being in the Black Creek Magisterial District, New Kent County, Virginia, known, numbered and designated as "Parcel A" containing 3.84 acres, and all as is shown on a plat of property situated east of Route No. 665 made by Engineering Design Associates, Consulting Engineers and Surveyors, dated August 9, 1994, recorded in the Clerk's Office, Circuit Court, New Kent County, Virginia in Plat Book 13, Page 68, and as further shown on a plat of survey made by Barthol Design Associates, dated May 7, 2008 a copy of which is recorded with the second easement herein after mentioned, and to which reference is hereby made to both plats for a more particular description of the property herein conveyed.

TOGETHER WITH AND SUBJECT TO an easement over and across Parcel "B" (T.M.# 20-55) as shown as an old road and gravel road on the above mentioned plat for ingress and egress over and across said parcel, as set forth in the Deed recorded in Deed Book 211, Page 143 of the aforesaid Clerk's Office.

ALSO TOGETHER WITH AND SUBJECT TO maintenance obligations and an easement over and across Tax Map Numbers 20-27A, 20-54G, and 20-55 as set forth in the Deed of Easement admitted to recorded in the Clerk's Office aforesaid in Deed Book 530, Page 182.

BEING the same real estate conveyed to John A. Tinsley, Jr. and Rebecca J. Tinsley by deed from James C. Jeter, dated June 3, 2008, recorded July 3, 2008, in the Clerk's Office, Circuit Court, New Kent County, Virginia, in Deed Book 530, Page 191.

GPIN/Map Number: 20 56

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**EXHIBIT**

**Exhibit**

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Dowdy Tinsley \$211,000.00

Rate Period ..... : Monthly

Nominal Annual Rate .... : 7.000 %

CASH FLOW DATA

Event	Date	Amount	Number	Period	End Date
1 Loan	07/01/2011	211,000.00	1		
2 Payment	08/15/2011	1,600.00	252	Monthly	07/15/2032
3 Payment	08/15/2032	2,664.13	1		

AMORTIZATION SCHEDULE - U.S. Rule (no compounding)

Date	Payment	Interest Accrued	Interest Paid	Principal Paid	Interest	Balance Due	
						Principal	Total
Loan 07/01/2011		0.00	0.00	0.00	0.00	211,000.00	211,000.00
1 08/15/2011	1,600.00	1,797.35	1,600.00	0.00	197.35	211,000.00	211,197.35
2 09/15/2011	1,600.00	1,230.83	1,428.18	171.82	0.00	210,828.18	210,828.18
3 10/15/2011	1,600.00	1,229.83	1,229.83	370.17	0.00	210,458.01	210,458.01
4 11/15/2011	1,600.00	1,227.67	1,227.67	372.33	0.00	210,085.68	210,085.68
5 12/15/2011	1,600.00	1,225.50	1,225.50	374.50	0.00	209,711.18	209,711.18
2011 Totals	8,000.00	6,711.18	6,711.18	1,288.82			
6 01/15/2012	1,600.00	1,223.32	1,223.32	376.68	0.00	209,334.50	209,334.50
7 02/15/2012	1,600.00	1,221.12	1,221.12	378.88	0.00	208,955.62	208,955.62
8 03/15/2012	1,600.00	1,218.91	1,218.91	381.09	0.00	208,574.53	208,574.53
9 04/15/2012	1,600.00	1,216.68	1,216.68	383.32	0.00	208,191.21	208,191.21
10 05/15/2012	1,600.00	1,214.45	1,214.45	385.55	0.00	207,805.66	207,805.66
11 06/15/2012	1,600.00	1,212.20	1,212.20	387.80	0.00	207,417.86	207,417.86
12 07/15/2012	1,600.00	1,209.94	1,209.94	390.06	0.00	207,027.80	207,027.80
13 08/15/2012	1,600.00	1,207.66	1,207.66	392.34	0.00	206,635.46	206,635.46
14 09/15/2012	1,600.00	1,205.37	1,205.37	394.63	0.00	206,240.83	206,240.83
15 10/15/2012	1,600.00	1,203.07	1,203.07	396.93	0.00	205,843.90	205,843.90
16 11/15/2012	1,600.00	1,200.76	1,200.76	399.24	0.00	205,444.66	205,444.66
17 12/15/2012	1,600.00	1,198.43	1,198.43	401.57	0.00	205,043.09	205,043.09
2012 Totals	19,200.00	14,531.91	14,531.91	4,668.09			
18 01/15/2013	1,600.00	1,196.08	1,196.08	403.92	0.00	204,639.17	204,639.17
19 02/15/2013	1,600.00	1,193.73	1,193.73	406.27	0.00	204,232.90	204,232.90
20 03/15/2013	1,600.00	1,191.36	1,191.36	408.64	0.00	203,824.26	203,824.26
21 04/15/2013	1,600.00	1,188.97	1,188.97	411.03	0.00	203,413.23	203,413.23
22 05/15/2013	1,600.00	1,186.58	1,186.58	413.42	0.00	202,999.81	202,999.81
23 06/15/2013	1,600.00	1,184.17	1,184.17	415.83	0.00	202,583.98	202,583.98
24 07/15/2013	1,600.00	1,181.74	1,181.74	418.26	0.00	202,165.72	202,165.72
25 08/15/2013	1,600.00	1,179.30	1,179.30	420.70	0.00	201,745.02	201,745.02
26 09/15/2013	1,600.00	1,176.85	1,176.85	423.15	0.00	201,321.87	201,321.87
27 10/15/2013	1,600.00	1,174.38	1,174.38	425.62	0.00	200,896.25	200,896.25
28 11/15/2013	1,600.00	1,171.89	1,171.89	428.11	0.00	200,468.14	200,468.14
29 12/15/2013	1,600.00	1,169.40	1,169.40	430.60	0.00	200,037.54	200,037.54
2013 Totals	19,200.00	14,194.45	14,194.45	5,005.55			



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Dowdy Tinsley \$211,000.00

Date	Payment	Interest Accrued	Interest Paid	Principal Paid	Interest	Balance Due Principal	Total
33 04/15/2014	1,600.00	1,159.26	1,159.26	440.74	0.00	198,289.87	198,289.87
34 05/15/2014	1,600.00	1,156.69	1,156.69	443.31	0.00	197,846.56	197,846.56
35 06/15/2014	1,600.00	1,154.10	1,154.10	445.90	0.00	197,400.66	197,400.66
36 07/15/2014	1,600.00	1,151.50	1,151.50	448.50	0.00	196,952.16	196,952.16
37 08/15/2014	1,600.00	1,148.89	1,148.89	451.11	0.00	196,501.05	196,501.05
38 09/15/2014	1,600.00	1,146.26	1,146.26	453.74	0.00	196,047.31	196,047.31
39 10/15/2014	1,600.00	1,143.61	1,143.61	456.39	0.00	195,590.92	195,590.92
40 11/15/2014	1,600.00	1,140.95	1,140.95	459.05	0.00	195,131.87	195,131.87
41 12/15/2014	1,600.00	1,138.27	1,138.27	461.73	0.00	194,670.14	194,670.14
2014 Totals	19,200.00	13,832.60	13,832.60	5,367.40			
42 01/15/2015	1,600.00	1,135.58	1,135.58	464.42	0.00	194,205.72	194,205.72
43 02/15/2015	1,600.00	1,132.87	1,132.87	467.13	0.00	193,738.59	193,738.59
44 03/15/2015	1,600.00	1,130.14	1,130.14	469.86	0.00	193,268.73	193,268.73
45 04/15/2015	1,600.00	1,127.40	1,127.40	472.60	0.00	192,796.13	192,796.13
46 05/15/2015	1,600.00	1,124.64	1,124.64	475.36	0.00	192,320.77	192,320.77
47 06/15/2015	1,600.00	1,121.87	1,121.87	478.13	0.00	191,842.64	191,842.64
48 07/15/2015	1,600.00	1,119.08	1,119.08	480.92	0.00	191,361.72	191,361.72
49 08/15/2015	1,600.00	1,116.28	1,116.28	483.72	0.00	190,878.00	190,878.00
50 09/15/2015	1,600.00	1,113.46	1,113.46	486.54	0.00	190,391.46	190,391.46
51 10/15/2015	1,600.00	1,110.62	1,110.62	489.38	0.00	189,902.08	189,902.08
52 11/15/2015	1,600.00	1,107.76	1,107.76	492.24	0.00	189,409.84	189,409.84
53 12/15/2015	1,600.00	1,104.89	1,104.89	495.11	0.00	188,914.73	188,914.73
2015 Totals	19,200.00	13,444.59	13,444.59	5,755.41			
54 01/15/2016	1,600.00	1,102.00	1,102.00	498.00	0.00	188,416.73	188,416.73
55 02/15/2016	1,600.00	1,099.10	1,099.10	500.90	0.00	187,915.83	187,915.83
56 03/15/2016	1,600.00	1,096.18	1,096.18	503.82	0.00	187,412.01	187,412.01
57 04/15/2016	1,600.00	1,093.24	1,093.24	506.76	0.00	186,905.25	186,905.25
58 05/15/2016	1,600.00	1,090.28	1,090.28	509.72	0.00	186,395.53	186,395.53
59 06/15/2016	1,600.00	1,087.31	1,087.31	512.69	0.00	185,882.84	185,882.84
60 07/15/2016	1,600.00	1,084.32	1,084.32	515.68	0.00	185,367.16	185,367.16
61 08/15/2016	1,600.00	1,081.31	1,081.31	518.69	0.00	184,848.47	184,848.47
62 09/15/2016	1,600.00	1,078.28	1,078.28	521.72	0.00	184,326.75	184,326.75
63 10/15/2016	1,600.00	1,075.24	1,075.24	524.76	0.00	183,801.99	183,801.99
64 11/15/2016	1,600.00	1,072.18	1,072.18	527.82	0.00	183,274.17	183,274.17
65 12/15/2016	1,600.00	1,069.10	1,069.10	530.90	0.00	182,743.27	182,743.27
2016 Totals	19,200.00	13,028.54	13,028.54	6,171.46			
66 01/15/2017	1,800.00	1,066.00	1,066.00	534.00	0.00	182,209.27	182,209.27
67 02/15/2017	1,800.00	1,062.89	1,062.89	537.11	0.00	181,672.16	181,672.16
68 03/15/2017	1,800.00	1,059.75	1,059.75	540.25	0.00	181,131.91	181,131.91
69 04/15/2017	1,800.00	1,056.60	1,056.60	543.40	0.00	180,588.51	180,588.51
70 05/15/2017	1,800.00	1,053.43	1,053.43	546.57	0.00	180,041.94	180,041.94
71 06/15/2017	1,800.00	1,050.24	1,050.24	549.76	0.00	179,492.18	179,492.18
72 07/15/2017	1,800.00	1,047.04	1,047.04	552.96	0.00	178,939.22	178,939.22
73 08/15/2017	1,800.00	1,043.81	1,043.81	556.19	0.00	178,383.03	178,383.03
74 09/15/2017	1,800.00	1,040.57	1,040.57	559.43	0.00	177,823.60	177,823.60
75 10/15/2017	1,800.00	1,037.30	1,037.30	562.70	0.00	177,260.90	177,260.90
76 11/15/2017	1,800.00	1,034.02	1,034.02	565.98	0.00	176,694.92	176,694.92
77 12/15/2017	1,800.00	1,030.72	1,030.72	569.28	0.00	176,125.64	176,125.64

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Dowdy Tinsley \$211,000.00

Date	Payment	Interest Accrued	Interest Paid	Principal Paid	Interest	Balance Due Principal	Total
78 01/15/2018	1,600.00	1,027.40	1,027.40	572.60	0.00	175,553.04	175,553.04
79 02/15/2018	1,600.00	1,024.06	1,024.06	575.94	0.00	174,977.10	174,977.10
80 03/15/2018	1,600.00	1,020.70	1,020.70	579.30	0.00	174,397.80	174,397.80
81 04/15/2018	1,600.00	1,017.32	1,017.32	582.68	0.00	173,815.12	173,815.12
82 05/15/2018	1,600.00	1,013.92	1,013.92	586.08	0.00	173,229.04	173,229.04
83 06/15/2018	1,600.00	1,010.50	1,010.50	589.50	0.00	172,639.54	172,639.54
84 07/15/2018	1,600.00	1,007.06	1,007.06	592.94	0.00	172,046.60	172,046.60
85 08/15/2018	1,600.00	1,003.61	1,003.61	596.39	0.00	171,450.21	171,450.21
86 09/15/2018	1,600.00	1,000.13	1,000.13	599.87	0.00	170,850.34	170,850.34
87 10/15/2018	1,600.00	996.63	996.63	603.37	0.00	170,246.97	170,246.97
88 11/15/2018	1,600.00	993.11	993.11	606.89	0.00	169,640.08	169,640.08
89 12/15/2018	1,600.00	989.57	989.57	610.43	0.00	169,029.65	169,029.65
2018 Totals	19,200.00	12,104.01	12,104.01	7,095.99			
90 01/15/2019	1,600.00	986.01	986.01	613.99	0.00	168,415.66	168,415.66
91 02/15/2019	1,600.00	982.42	982.42	617.58	0.00	167,798.08	167,798.08
92 03/15/2019	1,600.00	978.82	978.82	621.18	0.00	167,176.90	167,176.90
93 04/15/2019	1,600.00	975.20	975.20	624.80	0.00	166,552.10	166,552.10
94 05/15/2019	1,600.00	971.55	971.55	628.45	0.00	165,923.65	165,923.65
95 06/15/2019	1,600.00	967.89	967.89	632.11	0.00	165,291.54	165,291.54
96 07/15/2019	1,600.00	964.20	964.20	635.80	0.00	164,655.74	164,655.74
97 08/15/2019	1,600.00	960.49	960.49	639.51	0.00	164,016.23	164,016.23
98 09/15/2019	1,600.00	956.76	956.76	643.24	0.00	163,372.99	163,372.99
99 10/15/2019	1,600.00	953.01	953.01	646.99	0.00	162,726.00	162,726.00
100 11/15/2019	1,600.00	949.24	949.24	650.76	0.00	162,075.24	162,075.24
101 12/15/2019	1,600.00	945.44	945.44	654.56	0.00	161,420.68	161,420.68
2019 Totals	19,200.00	11,591.03	11,591.03	7,608.97			
102 01/15/2020	1,600.00	941.62	941.62	658.38	0.00	160,762.30	160,762.30
103 02/15/2020	1,600.00	937.78	937.78	662.22	0.00	160,100.08	160,100.08
104 03/15/2020	1,600.00	933.92	933.92	666.08	0.00	159,434.00	159,434.00
105 04/15/2020	1,600.00	930.03	930.03	669.97	0.00	158,764.03	158,764.03
106 05/15/2020	1,600.00	926.12	926.12	673.88	0.00	158,090.15	158,090.15
107 06/15/2020	1,600.00	922.19	922.19	677.81	0.00	157,412.34	157,412.34
108 07/15/2020	1,600.00	918.24	918.24	681.76	0.00	156,730.58	156,730.58
109 08/15/2020	1,600.00	914.26	914.26	685.74	0.00	156,044.84	156,044.84
110 09/15/2020	1,600.00	910.26	910.26	689.74	0.00	155,355.10	155,355.10
111 10/15/2020	1,600.00	906.24	906.24	693.76	0.00	154,661.34	154,661.34
112 11/15/2020	1,600.00	902.19	902.19	697.81	0.00	153,963.53	153,963.53
113 12/15/2020	1,600.00	898.12	898.12	701.88	0.00	153,261.65	153,261.65
2020 Totals	19,200.00	11,040.97	11,040.97	8,159.03			
114 01/15/2021	1,600.00	894.03	894.03	705.97	0.00	152,555.68	152,555.68
115 02/15/2021	1,600.00	889.91	889.91	710.09	0.00	151,845.59	151,845.59
116 03/15/2021	1,600.00	885.77	885.77	714.23	0.00	151,131.36	151,131.36
117 04/15/2021	1,600.00	881.60	881.60	718.40	0.00	150,412.96	150,412.96
118 05/15/2021	1,600.00	877.41	877.41	722.59	0.00	149,690.37	149,690.37
119 06/15/2021	1,600.00	873.19	873.19	726.81	0.00	148,963.56	148,963.56
120 07/15/2021	1,600.00	868.95	868.95	731.05	0.00	148,232.51	148,232.51
121 08/15/2021	1,600.00	864.69	864.69	735.31	0.00	147,497.20	147,497.20
122 09/15/2021	1,600.00	860.40	860.40	739.60	0.00	146,757.60	146,757.60

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Dowdy Tinsley \$211,000.00

Date	Payment	Interest Accrued	Interest Paid	Principal Paid	Interest	Balance Due Principal	Total
125 12/15/2021	1,600.00	847.38	847.38	752.62	0.00	144,512.82	144,512.82
2021 Totals	19,200.00	10,451.17	10,451.17	8,748.83			
126 01/15/2022	1,600.00	842.99	842.99	757.01	0.00	143,755.81	143,755.81
127 02/15/2022	1,600.00	838.58	838.58	761.42	0.00	142,994.39	142,994.39
128 03/15/2022	1,600.00	834.13	834.13	765.87	0.00	142,228.52	142,228.52
129 04/15/2022	1,600.00	829.67	829.67	770.33	0.00	141,458.19	141,458.19
130 05/15/2022	1,600.00	825.17	825.17	774.83	0.00	140,683.36	140,683.36
131 06/15/2022	1,600.00	820.65	820.65	779.35	0.00	139,904.01	139,904.01
132 07/15/2022	1,600.00	816.11	816.11	783.89	0.00	139,120.12	139,120.12
133 08/15/2022	1,600.00	811.53	811.53	788.47	0.00	138,331.65	138,331.65
134 09/15/2022	1,600.00	806.93	806.93	793.07	0.00	137,538.58	137,538.58
135 10/15/2022	1,600.00	802.31	802.31	797.69	0.00	136,740.89	136,740.89
136 11/15/2022	1,600.00	797.66	797.66	802.34	0.00	135,938.55	135,938.55
137 12/15/2022	1,600.00	792.97	792.97	807.03	0.00	135,131.52	135,131.52
2022 Totals	19,200.00	9,818.70	9,818.70	9,381.30			
138 01/15/2023	1,600.00	788.27	788.27	811.73	0.00	134,319.79	134,319.79
139 02/15/2023	1,600.00	783.53	783.53	816.47	0.00	133,503.32	133,503.32
140 03/15/2023	1,600.00	778.77	778.77	821.23	0.00	132,682.09	132,682.09
141 04/15/2023	1,600.00	773.98	773.98	826.02	0.00	131,856.07	131,856.07
142 05/15/2023	1,600.00	769.16	769.16	830.84	0.00	131,025.23	131,025.23
143 06/15/2023	1,600.00	764.31	764.31	835.69	0.00	130,189.54	130,189.54
144 07/15/2023	1,600.00	759.44	759.44	840.56	0.00	129,348.98	129,348.98
145 08/15/2023	1,600.00	754.54	754.54	845.46	0.00	128,503.52	128,503.52
146 09/15/2023	1,600.00	749.60	749.60	850.40	0.00	127,653.12	127,653.12
147 10/15/2023	1,600.00	744.64	744.64	855.36	0.00	126,797.76	126,797.76
148 11/15/2023	1,600.00	739.65	739.65	860.35	0.00	125,937.41	125,937.41
149 12/15/2023	1,600.00	734.63	734.63	865.37	0.00	125,072.04	125,072.04
2023 Totals	19,200.00	9,140.52	9,140.52	10,059.48			
150 01/15/2024	1,600.00	729.59	729.59	870.41	0.00	124,201.63	124,201.63
151 02/15/2024	1,600.00	724.51	724.51	875.49	0.00	123,326.14	123,326.14
152 03/15/2024	1,600.00	719.40	719.40	880.60	0.00	122,445.54	122,445.54
153 04/15/2024	1,600.00	714.27	714.27	885.73	0.00	121,559.81	121,559.81
154 05/15/2024	1,600.00	709.10	709.10	890.90	0.00	120,668.91	120,668.91
155 06/15/2024	1,600.00	703.90	703.90	896.10	0.00	119,772.81	119,772.81
156 07/15/2024	1,600.00	698.67	698.67	901.33	0.00	118,871.48	118,871.48
157 08/15/2024	1,600.00	693.42	693.42	906.58	0.00	117,964.90	117,964.90
158 09/15/2024	1,600.00	688.13	688.13	911.87	0.00	117,053.03	117,053.03
159 10/15/2024	1,600.00	682.81	682.81	917.19	0.00	116,135.84	116,135.84
160 11/15/2024	1,600.00	677.46	677.46	922.54	0.00	115,213.30	115,213.30
161 12/15/2024	1,600.00	672.08	672.08	927.92	0.00	114,285.38	114,285.38
2024 Totals	19,200.00	8,413.34	8,413.34	10,786.66			
162 01/15/2025	1,600.00	666.66	666.66	933.34	0.00	113,352.04	113,352.04
163 02/15/2025	1,600.00	661.22	661.22	938.78	0.00	112,413.26	112,413.26
164 03/15/2025	1,600.00	655.74	655.74	944.26	0.00	111,469.00	111,469.00
165 04/15/2025	1,600.00	650.24	650.24	949.76	0.00	110,519.24	110,519.24
166 05/15/2025	1,600.00	644.70	644.70	955.30	0.00	109,563.94	109,563.94
167 06/15/2025	1,600.00	639.12	639.12	960.88	0.00	108,603.06	108,603.06

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Dowdy Tinsley \$211,000.00

Date	Payment	Interest Accrued	Interest Paid	Principal Paid	Interest	Balance Due Principal	Total
170 09/15/2025	1,600.00	622.21	622.21	977.79	0.00	105,686.67	105,686.67
171 10/15/2025	1,600.00	616.51	616.51	983.49	0.00	104,703.18	104,703.18
172 11/15/2025	1,600.00	610.77	610.77	989.23	0.00	103,713.95	103,713.95
173 12/15/2025	1,600.00	605.00	605.00	995.00	0.00	102,718.95	102,718.95
2025 Totals	19,200.00	7,633.57	7,633.57	11,566.43			
174 01/15/2026	1,600.00	599.19	599.19	1,000.81	0.00	101,718.14	101,718.14
175 02/15/2026	1,600.00	593.36	593.36	1,006.64	0.00	100,711.50	100,711.50
176 03/15/2026	1,600.00	587.48	587.48	1,012.52	0.00	99,698.98	99,698.98
177 04/15/2026	1,600.00	581.58	581.58	1,018.42	0.00	98,680.56	98,680.56
178 05/15/2026	1,600.00	575.64	575.64	1,024.36	0.00	97,656.20	97,656.20
179 06/15/2026	1,600.00	569.66	569.66	1,030.34	0.00	96,625.86	96,625.86
180 07/15/2026	1,600.00	563.65	563.65	1,036.35	0.00	95,589.51	95,589.51
181 08/15/2026	1,600.00	557.61	557.61	1,042.39	0.00	94,547.12	94,547.12
182 09/15/2026	1,600.00	551.52	551.52	1,048.48	0.00	93,498.64	93,498.64
183 10/15/2026	1,600.00	545.41	545.41	1,054.59	0.00	92,444.05	92,444.05
184 11/15/2026	1,600.00	539.26	539.26	1,060.74	0.00	91,383.31	91,383.31
185 12/15/2026	1,600.00	533.07	533.07	1,066.93	0.00	90,316.38	90,316.38
2026 Totals	19,200.00	6,797.43	6,797.43	12,402.57			
186 01/15/2027	1,600.00	526.85	526.85	1,073.15	0.00	89,243.23	89,243.23
187 02/15/2027	1,600.00	520.59	520.59	1,079.41	0.00	88,163.82	88,163.82
188 03/15/2027	1,600.00	514.29	514.29	1,085.71	0.00	87,078.11	87,078.11
189 04/15/2027	1,600.00	507.96	507.96	1,092.04	0.00	85,986.07	85,986.07
190 05/15/2027	1,600.00	501.59	501.59	1,098.41	0.00	84,887.66	84,887.66
191 06/15/2027	1,600.00	495.18	495.18	1,104.82	0.00	83,782.84	83,782.84
192 07/15/2027	1,600.00	488.73	488.73	1,111.27	0.00	82,671.57	82,671.57
193 08/15/2027	1,600.00	482.25	482.25	1,117.75	0.00	81,553.82	81,553.82
194 09/15/2027	1,600.00	475.73	475.73	1,124.27	0.00	80,429.55	80,429.55
195 10/15/2027	1,600.00	469.17	469.17	1,130.83	0.00	79,298.72	79,298.72
196 11/15/2027	1,600.00	462.58	462.58	1,137.42	0.00	78,161.30	78,161.30
197 12/15/2027	1,600.00	455.94	455.94	1,144.06	0.00	77,017.24	77,017.24
2027 Totals	19,200.00	5,900.86	5,900.86	13,299.14			
198 01/15/2028	1,600.00	449.27	449.27	1,150.73	0.00	75,866.51	75,866.51
199 02/15/2028	1,600.00	442.55	442.55	1,157.45	0.00	74,709.06	74,709.06
200 03/15/2028	1,600.00	435.80	435.80	1,164.20	0.00	73,544.86	73,544.86
201 04/15/2028	1,600.00	429.01	429.01	1,170.99	0.00	72,373.87	72,373.87
202 05/15/2028	1,600.00	422.18	422.18	1,177.82	0.00	71,196.05	71,196.05
203 06/15/2028	1,600.00	415.31	415.31	1,184.69	0.00	70,011.36	70,011.36
204 07/15/2028	1,600.00	408.40	408.40	1,191.60	0.00	68,819.76	68,819.76
205 08/15/2028	1,600.00	401.45	401.45	1,198.55	0.00	67,621.21	67,621.21
206 09/15/2028	1,600.00	394.46	394.46	1,205.54	0.00	66,415.67	66,415.67
207 10/15/2028	1,600.00	387.42	387.42	1,212.58	0.00	65,203.09	65,203.09
208 11/15/2028	1,600.00	380.35	380.35	1,219.65	0.00	63,983.44	63,983.44
209 12/15/2028	1,600.00	373.24	373.24	1,226.76	0.00	62,756.68	62,756.68
2028 Totals	19,200.00	4,939.44	4,939.44	14,260.56			
210 01/15/2029	1,600.00	366.08	366.08	1,233.92	0.00	61,522.76	61,522.76
211 02/15/2029	1,600.00	358.88	358.88	1,241.12	0.00	60,281.64	60,281.64
212 03/15/2029	1,600.00	351.64	351.64	1,248.36	0.00	59,033.28	59,033.28
213 04/15/2029	1,600.00	344.36	344.36	1,255.64	0.00	57,777.64	57,777.64
214 05/15/2029	1,600.00	337.04	337.04	1,262.96	0.00	56,514.68	56,514.68

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Dowdy Tinsley \$211,000.00

Date	Payment	Interest Accrued	Interest Paid	Principal Paid	Interest	Balance Due Principal	Total
215 06/15/2029	1,600.00	329.67	329.67	1,270.33	0.00	55,244.35	55,244.35
216 07/15/2029	1,600.00	322.26	322.26	1,277.74	0.00	53,966.61	53,966.61
217 08/15/2029	1,600.00	314.81	314.81	1,285.19	0.00	52,681.42	52,681.42
218 09/15/2029	1,600.00	307.31	307.31	1,292.69	0.00	51,388.73	51,388.73
219 10/15/2029	1,600.00	299.77	299.77	1,300.23	0.00	50,088.50	50,088.50
220 11/15/2029	1,600.00	292.18	292.18	1,307.82	0.00	48,780.68	48,780.68
221 12/15/2029	1,600.00	284.55	284.55	1,315.45	0.00	47,465.23	47,465.23
2029 Totals	19,200.00	3,908.55	3,908.55	15,291.45			
222 01/15/2030	1,600.00	276.88	276.88	1,323.12	0.00	46,142.11	46,142.11
223 02/15/2030	1,600.00	269.16	269.16	1,330.84	0.00	44,811.27	44,811.27
224 03/15/2030	1,600.00	261.40	261.40	1,338.60	0.00	43,472.67	43,472.67
225 04/15/2030	1,600.00	253.59	253.59	1,346.41	0.00	42,126.26	42,126.26
226 05/15/2030	1,600.00	245.74	245.74	1,354.26	0.00	40,772.00	40,772.00
227 06/15/2030	1,600.00	237.84	237.84	1,362.16	0.00	39,409.84	39,409.84
228 07/15/2030	1,600.00	229.89	229.89	1,370.11	0.00	38,039.73	38,039.73
229 08/15/2030	1,600.00	221.90	221.90	1,378.10	0.00	36,661.63	36,661.63
230 09/15/2030	1,600.00	213.86	213.86	1,386.14	0.00	35,275.49	35,275.49
231 10/15/2030	1,600.00	205.77	205.77	1,394.23	0.00	33,881.26	33,881.26
232 11/15/2030	1,600.00	197.64	197.64	1,402.36	0.00	32,478.90	32,478.90
233 12/15/2030	1,600.00	189.46	189.46	1,410.54	0.00	31,068.36	31,068.36
2030 Totals	19,200.00	2,803.13	2,803.13	16,396.87			
234 01/15/2031	1,600.00	181.23	181.23	1,418.77	0.00	29,649.59	29,649.59
235 02/15/2031	1,600.00	172.96	172.96	1,427.04	0.00	28,222.55	28,222.55
236 03/15/2031	1,600.00	164.63	164.63	1,435.37	0.00	26,787.18	26,787.18
237 04/15/2031	1,600.00	156.26	156.26	1,443.74	0.00	25,343.44	25,343.44
238 05/15/2031	1,600.00	147.84	147.84	1,452.16	0.00	23,891.28	23,891.28
239 06/15/2031	1,600.00	139.37	139.37	1,460.63	0.00	22,430.65	22,430.65
240 07/15/2031	1,600.00	130.85	130.85	1,469.15	0.00	20,961.50	20,961.50
241 08/15/2031	1,600.00	122.28	122.28	1,477.72	0.00	19,483.78	19,483.78
242 09/15/2031	1,600.00	113.66	113.66	1,486.34	0.00	17,997.44	17,997.44
243 10/15/2031	1,600.00	104.99	104.99	1,495.01	0.00	16,502.43	16,502.43
244 11/15/2031	1,600.00	96.26	96.26	1,503.74	0.00	14,998.69	14,998.69
245 12/15/2031	1,600.00	87.49	87.49	1,512.51	0.00	13,486.18	13,486.18
2031 Totals	19,200.00	1,617.82	1,617.82	17,582.18			
246 01/15/2032	1,600.00	78.67	78.67	1,521.33	0.00	11,964.85	11,964.85
247 02/15/2032	1,600.00	69.79	69.79	1,530.21	0.00	10,434.64	10,434.64
248 03/15/2032	1,600.00	60.87	60.87	1,539.13	0.00	8,895.51	8,895.51
249 04/15/2032	1,600.00	51.89	51.89	1,548.11	0.00	7,347.40	7,347.40
250 05/15/2032	1,600.00	42.86	42.86	1,557.14	0.00	5,790.26	5,790.26
251 06/15/2032	1,600.00	33.78	33.78	1,566.22	0.00	4,224.04	4,224.04
252 07/15/2032	1,600.00	24.64	24.64	1,575.36	0.00	2,648.68	2,648.68
253 08/15/2032	2,664.13	15.45	15.45	2,648.68	0.00	0.00	0.00
2032 Totals	13,864.13	377.95	377.95	13,486.18			

Grand Totals 405,864.13 194,864.13 194,864.13 211,000.00

INSTRUMENT #110003258  
RECORDED IN THE CLERK'S OFFICE OF  
NEW KENT COUNTY ON  
DECEMBER 20, 2011 AT 12:56PM

KAREN A. BUTLER, CLERK  
RECORDED BY: TMK

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